



EUROPEAN PATENT APPLICATION

(88) Date of publication A3:
02.04.2003 Bulletin 2003/14

(51) Int Cl.7: G06F 17/60

(43) Date of publication A2:
08.03.2000 Bulletin 2000/10

(21) Application number: 99202841.5

(22) Date of filing: 02.09.1999

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
Designated Extension States:
AL LT LV MK RO SI

- Pinnel, Nigel
Santa Monica, California 90405 (US)
- Yu, Wigberto
Los Angeles, California 90034 (US)
- Shinn, Philip C.
Los Angeles, California 90034 (US)

(30) Priority: 02.09.1998 US 98995 P

(71) Applicant: CITIBANK, N.A.
New York, New York 10043 (US)

(74) Representative: Johansson, Lars E. et al
Hynell Patenttjänst AB
Patron Carls Väg 2
683 40 Hagfors/Uddeholm (SE)

(72) Inventors:
• Padalino, Ronald
Westlake Village, California 91361 (US)

(54) System and method for automated debiting and settling of financial transactions

(57) A method and system for automated settlement and on-line debiting of a financial transaction, such as an emergency-cash transaction, is provided. A bank customer enters a foreign-branch bank and indicates a need for emergency cash. The customer is given a telephone by which the customer communicates with an interactive-voice response system in the customer's language. The system bridges the customer with the customer's home bank, which approves the requested emergency cash. A network in communication with the voice response system and with the issuer automatically initiates an on-line debiting of an account of the customer. The network also initiates and carries out settlement between the acquirer and the issuer by way of settlement accounts.

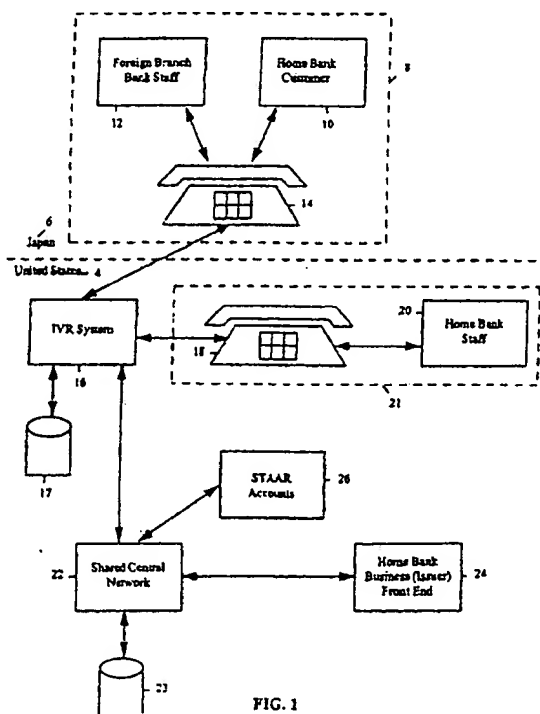


FIG. 1



European Patent
Office

EUROPEAN SEARCH REPORT

Application Number
EP 99 20 2841

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.7)
X	US 5 794 218 A (JENNINGS HORTON W ET AL) 11 August 1998 (1998-08-11) * abstract * * column 1, line 46 - column 3, line 59 * * claim 1; figure 1 *	1-75	G06F17/60
X	US 5 136 633 A (TEJADA GEORGE ET AL) 4 August 1992 (1992-08-04) * abstract * * column 1, line 20 - column 4, line 18 * * claims 1-19; figure 1 *	1-75	
X	US 5 440 615 A (CACCARO JOHN A ET AL) 8 August 1995 (1995-08-08) * abstract * * column 1, line 12 - column 2, line 10 * * claims 1-12; figures 1-4 *	1-75	
X	US 5 659 165 A (GOODHAND NEIL ET AL) 19 August 1997 (1997-08-19) * abstract * * column 1, line 41 - column 2, line 56 * * claims 1-20; figures 1-15 *	1-75	
The present search report has been drawn up for all claims			TECHNICAL FIELDS SEARCHED (Int.Cl.7)
			G07F G06F H04M H04Q
Place of search MUNICH		Date of completion of the search 31 January 2003	Examiner Mennerun, S
<p>CATEGORY OF CITED DOCUMENTS</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document</p>			

ANNEX TO THE EUROPEAN SEARCH REPORT ON EUROPEAN PATENT APPLICATION NO.

EP 99 20 2841

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EDP file on
The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

31-01-2003

Patent document cited in search report		Publication date	Patent family member(s)	Publication date
US 5794218	A	11-08-1998	AU 710000 B2	09-09-1999
			AU 1415797 A	11-08-1997
			BR 9612443 A	13-07-1999
			CA 2242818 A1	24-07-1997
			EP 0875034 A1	04-11-1998
			JP 2002515992 T	28-05-2002
			WO 9726614 A1	24-07-1997
			ZA 9609683 A	19-05-1998

US 5136633	A	04-08-1992	AT 126913 T	15-09-1995
			AU 631715 B2	03-12-1992
			AU 6994791 A	01-08-1991
			CA 2034711 A1	31-07-1991
			DE 69112234 D1	28-09-1995
			DE 69112234 T2	04-04-1996
			DK 440515 T3	30-10-1995
			EP 0440515 A1	07-08-1991
			ES 2076482 T3	01-11-1995
			GR 3017724 T3	31-01-1996
			JP 2866210 B2	08-03-1999
			JP 4213161 A	04-08-1992

US 5440615	A	08-08-1995	NONE	

US 5659165	A	19-08-1997	AU 706845 B2	24-06-1999
			AU 6595196 A	18-02-1997
			CA 2227768 A1	06-02-1997
			CN 1196809 A	21-10-1998
			EP 0842480 A1	20-05-1998
			HU 9802405 A2	01-02-1999
			JP 11510278 T	07-09-1999
			PL 324618 A1	08-06-1998
			WO 9704411 A1	06-02-1997
			US 5825003 A	20-10-1998
